

State of Washington
Office of Insurance Commissioner
2009 Washington Premiums and Loss Ratio
Recapitulation By Line of Business

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All Dollars in Thousands

Line of Business	Direct Premiums Written	Direct Premiums	Direct Losses Incurred	Loss Ratio(1)
Life				
Life and Disability	\$1,875,910			
Fraternal	\$51,126			
Total Life	\$1,927,036			
Annuities				
Life and Disability	\$4,031,136			
Fraternal	\$93,029			
Total Annuities	\$4,124,166			
Accident and Health				
Health Care Service Contractors	\$7,388,090	\$7,315,396	\$6,329,692	86.53%
Health Maintenance Organizations	\$3,275,132	\$3,272,283	\$2,951,075	90.18%
Life and Disability	\$2,919,804	\$2,918,281	\$2,257,320	77.35%
Property and Casualty	\$74,121	\$60,402	\$57,751	95.61%
Fraternal	\$9,967	\$9,972	\$7,661	76.82%
Multiple Employer Welfare Arrangements	\$8,741	\$8,692	\$5,891	67.77%
Total Accident and Health	\$13,675,855	\$13,585,027	\$11,609,391	85.46%
Property and Casualty				
Aggregate Write Ins For Other Business	\$19,878	\$20,446	\$12,767	62.44%
Aircraft (All Perils)	\$59,345	\$60,682	\$14,415	23.75%
Allied Lines	\$108,790	\$108,239	\$69,783	64.47%
Auto: Commercial No Fault (PIP)	\$9,792	\$9,924	\$4,252	42.84%
Commercial Physical Damage	\$103,505	\$110,138	\$50,215	45.59%
Other Commercial Liability	\$338,454	\$352,058	\$166,346	47.25%
Other Private Passenger Liability	\$2,166,441	\$2,156,145	\$1,357,160	62.94%
Private Passenger No Fault (PIP)	\$306,054	\$306,689	\$197,857	64.51%
Private Passenger Physical Damage	\$1,282,758	\$1,291,012	\$689,285	53.39%
Boiler and Machinery	\$26,083	\$27,395	\$10,058	36.71%
Burglary and Theft	\$2,480	\$2,531	\$266	10.52%
Commercial Multiple Peril: Liability	\$252,314	\$262,870	\$93,443	35.55%
Non-liability	\$407,069	\$409,088	\$305,669	74.72%
Credit	\$18,657	\$22,436	\$13,378	59.62%
Earthquake	\$113,531	\$111,679	\$165	0.15%
Excess Workers' Compensation	\$25,707	\$27,572	\$7,266	26.35%
Farmowners Multiple Peril	\$55,417	\$53,699	\$48,925	91.11%
Federal Flood	\$33,087	\$27,115	\$43,144	159.12%
Fidelity	\$15,056	\$16,552	\$7,672	46.35%
Financial Guaranty	\$3,799	\$22,445	(\$1)	(0.01)%
Fire	\$146,108	\$142,215	\$62,752	44.12%
Homeowners Multiple Peril	\$1,255,443	\$1,220,906	\$738,663	60.50%
Inland Marine	\$267,068	\$278,326	\$126,976	45.62%
Medical Professional Liability	\$158,562	\$158,148	\$52,168	32.99%
Mortgage Guaranty	\$122,672	\$126,482	\$226,905	179.40%
Multiple Peril Crop	\$127,691	\$125,972	\$313,713	249.03%
Ocean Marine	\$123,314	\$123,174	\$84,274	68.42%
Other Liability - Occurrence	\$414,909	\$441,087	\$250,239	56.73%
Other Liability - Claims-Made	\$205,781	\$220,439	\$111,598	50.63%
Products Liability	\$26,177	\$30,218	(\$1,117)	(3.70)%
Surety	\$137,396	\$140,421	\$24,606	17.52%
Warranty	\$24,608	\$32,685	\$19,643	60.10%
Workers Compensation	\$19,465	\$6,104	\$36,300	594.73%
Total Property and Casualty	\$8,377,412	\$8,444,892	\$5,138,781	60.85%
Title	\$248,229	\$252,562	\$20,530	8.13%
Total Authorized Companies	\$28,352,698	\$22,282,480	\$16,768,702	
Total Non-Authorized Companies	\$426,846	\$457,655		
Totals	<u>\$28,779,544</u>	<u>\$22,740,135</u>		

(1) Excluding all Loss Adjustment Expenses (LAE)